

Information to identify the case:

Debtor 1	<u>Glenn N Partusch</u>	Social Security number or ITIN	xxx-xx-7269
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Frances Partusch</u>	Social Security number or ITIN	xxx-xx-5533
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-29537-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Glenn N Partusch

Frances Partusch

6/16/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Glenn N Partusch
Frances Partusch
DebtorsCase No. 15-29537-CMG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 54

Date Rcvd: Jun 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2017.

db/jdb
cr #+Glenn N Partusch, Frances Partusch, 7 Sunset Lane, Monmouth Beach, NJ 07750-1221
+DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LL, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +HSBC Bank USA, National Association, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
r +Sammy Boyd, John C. Conover, 200 Main St., Asbury Park, NJ 07712-7017
cr +Seterus, Inc. as authorized subservicer for Federa, RAS Citron, LLC, 130 Clinton Road,
Suite 202, Fairfield, NJ 07004-2927
cr +Specialized Loan Servicing LLC as servicing agent, C/O Buckley Madole, P.C.,
99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr +Two River Community Bank, 520 South Avenue, Westfield, NJ 07090-5401
cr +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515798041 +Annette Springs, 700 Berkeley La, Neptune, NJ 07753-4308
516001121 +BAYVIEW LOAN SERVICING. LLC, M&T Bank, PO Box 840, Buffalo, NY 14240-0840
516539586 +CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500
516539587 +CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134,
CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500
515798042 Chase, PO Box 24696, Columbus, OH 43224-0696
515798043 Chase, PO Box 469030, Glendale, CO 80246-9030
515798044 +Debbie Vaughan, 17 Stevens Av, Tinton Falls, NJ 07724-2630
515798045 Emerge, PO Box 105555, Atlanta, GA 30348-5555
515798046 +Emergency Physicians Association, PO Box 5406, Cincinnati, OH 45273-0001
515798047 +Emillio Sanchez, 1403 9th Av, Neptune, NJ 07753-4925
516764171 +HSBC BANK USA, N.A., ROBERTSON, ANSCH UTZ & SCHNEID, P.L, 6409 CONGRESS AVE., SUITE 100,
BOC A RATON, FL 33487-2853
516759963 +HSBC Bank USA, National Association, Robertson, Anschutz & Schneid P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
515813566 +Island View Townhouse, Condominium Association, Inc., Loren Rosenberg Lightman, Esq.,
Davison, Eastman & Munoz, P.A., 100 Willow Borok Road, Suite 100,,
Freehold, NJ 07728-5920
515812634 +Island View Townhouse Condominium Association, 5 Island View Way, Sea Bright, NJ 07760-2261
515798050 +Kathy Jones, 5 Island View Way 16, Sea Bright, NJ 07760-2253
515798051 +Lomuuro Davison Eastman & Munoz, 100 Willo Brook Road, Suite 100, Freehold, NJ 07728-5920
515798053 Ocwen Loan Servicing LLC, PO Box 780, Waterloo, IA 50704-0780
515798056 +Residential Funding Mortgage Securities II, Inc., Specialized Loan Servicing,
8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
515798055 +Robert Harper, 118 Beachway, Keansburg, NJ 07734-1284
516019745 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
Trenton, NJ 08695-0245)
516002282 +Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047
516053016 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
516053017 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129,
Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
515798057 Two River Bank, Line Of Credit, 359 Monmouth Rd, Oakhurst, NJ 07755
515798058 +Twp Of Neptune Sewer Dept, 25 Neptune Blvd, Neptune, NJ 07753-4814
516721494 +Twp. of Neptune, POB 1167, Neptune, NJ 07754-1167
515991297 +U.S. Bank National Association, Trustee (See 410), C/O Specialized Loan Servicing, LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515798059 Urden Law Offices PC, 111 Woodcrest Rd Suite 200, Cherry Hill, NJ 08003-3620
515798060 +William Ottley, 1603 Summerfield Av, Asbury Park, NJ 07712-6345

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 16 2017 21:31:06 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 16 2017 21:31:05 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515798040 +EDI: WFFC.COM Jun 16 2017 21:23:00 America's Servicing Company, PO Box 10335,
Des Moines, IA 50306-0335
515955484 +E-mail/Text: bankruptcynotice@franklincredit.com Jun 16 2017 21:30:59
Bosco Credit VI Trust Series 2012-1, 101 Hudson St., 25th Fl, Jersey City, NJ 07302-3915
516539586 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 16 2017 21:31:25 CALIBER HOME LOANS, INC.,
13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500
516539587 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 16 2017 21:31:26 CALIBER HOME LOANS, INC.,
13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134, CALIBER HOME LOANS, INC.,
13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500
515895177 EDI: CAPITALONE.COM Jun 16 2017 21:23:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 54

Date Rcvd: Jun 16, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516114930 +EDI: IRS.COM Jun 16 2017 21:23:00 Department of Treasury, Internal Revenue Service,
P O Box 7346, Philadelphia, PA 19101-7346
515827536 E-mail/Text: bankruptcy.bnc@ditech.com Jun 16 2017 21:31:01 Ditech Financial LLC,
PO BOX 6154, Rapid City, SD 57709-6154
515798048 E-mail/Text: bankruptcynotice@franklincredit.com Jun 16 2017 21:30:59
Franklin Credit Management Corp, 101 Hudson Street 25th Floor, Jersey City, NJ 07302
515798049 E-mail/Text: bankruptcy.bnc@ditech.com Jun 16 2017 21:31:01 Green Tree Bankruptcy Dept,
PO Box 6154, Rapid City, SD 57709
515866218 +EDI: WFFC.COM Jun 16 2017 21:23:00 HSBC Bank USA, National Association,
c/o Americas Servicing Co., Attn: Bankruptcy Department,
3476 Stateview Blvd, MAC #D3347-014, Fort Mill, SC 29715-7203
515898970 +EDI: WFFC.COM Jun 16 2017 21:23:00 HSBC Bank USA, National Association,
c/o Wells Fargo Bank, N.A., Attention: Bankruptcy Department,
3476 Stateview Blvd, MAC# D3347-014, Fort Mill SC 29715-7203
515898975 +EDI: WFFC.COM Jun 16 2017 21:23:00 HSBC Bank USA, National Association as,
c/o America's Servicing Company, Attention: Bankruptcy Department,
3476 Stateview Blvd, MAC# D3347-014, Fort Mill SC 29715-7203
515996844 EDI: JEFFERSONCAP.COM Jun 16 2017 21:23:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
515798052 E-mail/Text: camanagement@mtb.com Jun 16 2017 21:31:02 M & T Bank, PO Box 1288,
Buffalo, NY 14240
515798054 +Fax: 407-737-5634 Jun 16 2017 21:55:24 Ocwen Loan ServicingLLC,
1661 Worthington Road Suite 100, West Palm Beach, FL 33409-6493
516766483 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 16 2017 21:31:05 United States Trustee,
One Newark Center, Suite 2100, Newark, NJ 07102-5235
TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

r Samuel Boyd
516466050 U.S. BANK TRUST, N.A., AS TRUSTEE FOR, LSF9 MASTER PARTICIPATION TRUST,
U.S. BANK TRUST, N.A., AS TRUSTEE FOR, LSF9 MASTER PARTICIPATION TRUST
516466049 U.S. BANK TRUST, N.A., AS TRUSTEE FOR, LSF9 MASTER PARTICIPATION TRUST
cr* +HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr* +HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr* +Specialized Loan Servicing LLC as servicing agent, C/O Buckley Madole, P.C.,
99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr* +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
TOTALS: 3, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR
NOMURA ASSET ACCEPTANCE CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1
nj.bkecf@fedphe.com

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 54

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Andrew L. Spivack on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS, INC., MORTGAGE PASS-THROUGH CERTIFICATES, MANA SERIES 2007-A2 nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor Island View Townhouse Condominium Association, Inc. eak@hillwallack.com, fkm@hillwallack.com; jhanley@hillwallack.com
Emmanuel J. Argentieri on behalf of Creditor Bosco Credit VI Trust Series 2012-1 bk@rgalegal.com
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-A2 nj_ecf_notices@buckleymadole.com
Gregory R. Milne on behalf of Creditor Two River Community Bank grmilne@fsfm-law.com, bdicovitsky@fsfm-law.com
James Patrick Shay on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR NOMURA ASSET ACCEPTANCE CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1 james.shay@phelanhallinan.com
James Patrick Shay on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC james.shay@phelanhallinan.com
James Patrick Shay on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS, INC., MORTGAGE PASS-THROUGH CERTIFICATES, MANA SERIES 2007-A2 james.shay@phelanhallinan.com
John D. Krohn on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC nj.bkecf@fedphe.com
Jules L. Rossi on behalf of Debtor Glenn N Partusch jlrbk423@aol.com, G24529@notify.cincompass.com
Jules L. Rossi on behalf of Joint Debtor Frances Partusch jlrbk423@aol.com, G24529@notify.cincompass.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Michael Frederick Dingerdisen on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR NOMURA ASSET ACCEPTANCE CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1 nj.bkecf@fedphe.com
Michael Frederick Dingerdisen on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com
Michael Frederick Dingerdisen on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com
Miriam Rosenblatt on behalf of Creditor HSBC Bank USA, National Association bkyecf@rasflaw.com
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR NOMURA ASSET ACCEPTANCE CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1 nj.bkecf@fedphe.com
Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as authorized subservicer for Federal National Mortgage Association (Fannie Mae), Creditor c/o Seterus, Inc. gshasa@rasnj.com, bmusarra@rasnj.com, bkyecf@rasflaw.com, legerman@rasnj.com
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC. bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST by CALIBER HOME LOANS, INC. bankruptcy@feinsuch.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov
United States Trustee USTPRegion03.NE.ECF@usdoj.gov
Veroneque Annette Theresa Blake on behalf of Creditor Ocwen Loan Servicing, LLC as servicer for vblake@udren.com, vbarber@udren.com

TOTAL: 29